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A system and method is provided for offering and providing credit card products. The disclosed systems and method provide a credit card product whose credit limit is determined at the time of activation. The applicant receives a credit card that has not been activated. When the applicant contacts the issuer to activate the credit card and learn the credit limit, the actual credit limit for the credit card is determined based on the individual's credit history and answers to risk-splitting questions. After determining the credit limit, a customer account is established and the customer is notified of the credit limit.